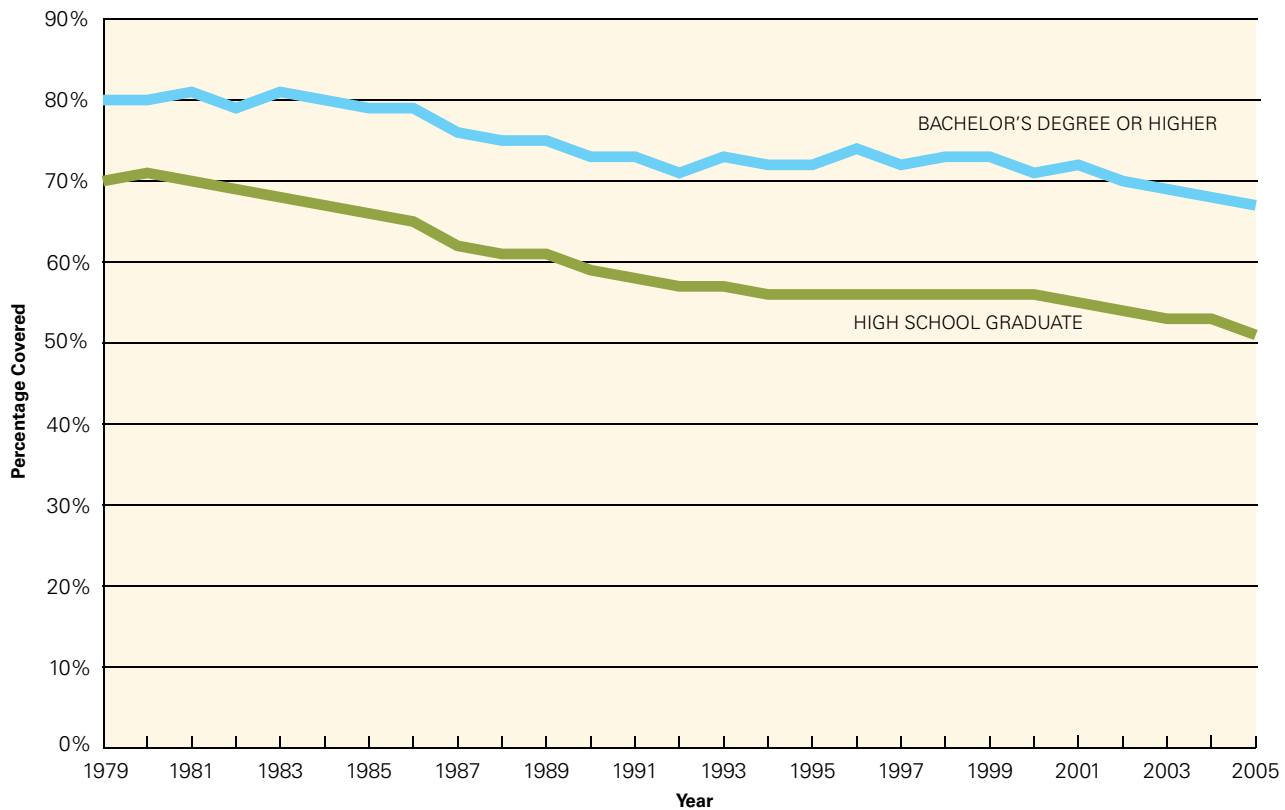


# Health Insurance

**Figure 1.8:** Percentage of Private-Sector Workers Ages 18–64 Working at Least Half-Time Covered by Employer-Provided Health Insurance, by Education Level, 1979–2005



Source: Mishel et al., 2007, Table 3.12.

The proportion of workers whose employers provide health insurance and pay at least part of the premium has declined more rapidly for high school graduates than for four-year college graduates.

- In 1980, 71 percent of high school graduates working in the private sector at least 20 hours a week and 26 weeks per year were covered by employer-provided health insurance. Receipt of this benefit declined to 59 percent in 1990, to 56 percent in 2000, and to 51 percent in 2005.
- In 1980, 80 percent of four-year college graduates working in the private sector at least 20 hours a week and 26 weeks per year were covered by employer-provided health insurance. Receipt of this benefit declined to 73 percent in 1990, to 71 percent in 2000, and to 67 percent in 2005.
- The proportion of college graduates receiving health insurance was 9 percentage points higher than the percentage of high school graduates receiving these benefits in 1980. By 2005, that gap had widened to 16 percentage points.
- The proportion of college graduates receiving health insurance from their employers in 2005 was lower than the proportion of high school graduates receiving this benefit in 1980.

## Also important:

- Federal, state, and local governments spent about \$35 billion on payments for health care for the uninsured in 2004 (Hadley and Holahan, 2004).
- According to estimates from Families USA, premiums for families who have health insurance through their private employers are more than \$900 per year more expensive because of unreimbursed costs for the uninsured (Families USA, 2005).
- Full-time workers are more likely than part-time workers to receive health and pension benefits.